

# Prudential Insurance Company of America Settlement Overview

## Frequently Asked Questions & Answers

### **Question: How do I file a death claim?**

**Answer:** In order to file a death claim on a Prudential policy, contact your Prudential professional or call our Customer Service Center Mon.-Fri., 8 a.m.-8 p.m. ET at **1-800-778-2255**. Be ready to provide the insured's:

- Name
- Date of birth
- Date of death
- Policy number(s)

*If you are not the policy beneficiary, you may be asked for the beneficiary's address. Upon completion of the call, the Customer Service Representative will, if necessary, send a claims package along with a cover letter that documents any requirements necessary for processing the claim. Typically these requirements include a request for a certified copy of the insured's death certificate and a claim form completed by the beneficiary. The information requested in the requirements letter should be sent in the return envelope that is provided with the claim package.*

### **Question: How do I check the status of a death claim?**

**Answer:** To check the status of a claim, call Prudential's Customer Service Center Mon.-Fri., 8 a.m.-8 p.m. ET at 1-800-496-1035

### **Question: How many policyholders were impacted?**

**Answer:** Calculating precisely how many policyholders and beneficiaries impacted and the total monetary impact would prove extremely difficult. Regardless, it is safe to say that millions of dollars and thousands of beneficiaries are impacted.

### **Question: What has Prudential agreed to do?**

**Answer:** They have agreed to work with auditors and to return monies to beneficiaries, owed since the date of death. These agreements have also been made by the company:

- Overhaul its computer system and revise its business practices to better utilize the Death Master File to identify life insurance beneficiaries.
- Pay a national \$17 million settlement payment.
- Return monies promptly to beneficiaries when located through revised search efforts.
- If a beneficiary cannot be identified, the amount due will be reported to the Unclaimed Property Bureau of the Florida DFS or the appropriate state unclaimed property office in accordance with state laws.
- Provide quarterly reports for the next three years to the Office, DFS and the AG with updates on information specific to Prudential's implementation of the agreement.

### **Question: Are there any other companies involved?**

**Answer:** Pruco Life Insurance Company, Pruco Life Insurance Company of New Jersey, Prudential Retirement Insurance and Annuity Company, and Prudential Annuities Life Assurance Corporation (formerly known as American Skandia Life Assurance Corporation).

### **Question: Where do I call if I think I have been a victim?**

**Answer:** Please call the Florida Department of Financial Services, Division of Consumer Services Insurance Helpline at **1-877-MY-FL-CFO (693-5236)** or **(850) 413-3089**.